

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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| Inventor(s): | Marjorie Faith Zarin | Docket No.: | 40655.7200 |
| Serial No.: | 10/082,171 | Group Art Unit: | 3693 |
| Filing Date: | February 25, 2002 | Examiner: | Jason M. Borlinghaus |
| Title: | METHOD AND APPARATUS FOR PROVIDING PRE- EXISTING AND PROSPECTIVE CUSTOMERS WITH AN IMMEDIATELY ACCESSIBLE ACCOUNT | Confirmation No.: | 8691 |

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Applicants thank the Examiner for the Notice of Allowance mailed on April 5, 2010, and in reply present the following Comments on Statement of Reasons for Allowance.

REMARKS

Applicants acknowledge the Examiner's statements of reasons for allowance of the above-referenced patent application and agrees that the claimed subject matter is patentably distinct over the references cited. However, Applicants take no position regarding the reasons for allowance presented by the Examiner other than the positions Applicants may have previously taken during prosecution. Therefore, the Examiner's reasons for allowance should not be attributed to Applicants as an indication of the basis for Applicants' belief that the claims are patentably distinct. Furthermore, it is respectfully asserted that there may also be additional reasons for patentability of the claimed subject matter not explicitly stated in this record and Applicants do not waive their rights to such arguments by not further addressing such reasons herein.

Respectfully submitted,

Dated: April 6, 2010

By: 

Howard I. Sobelman
Reg. No. 39,038

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